

**Notice of Allowability**

Application No.

10/709,815

Examiner

Ahshik Kim

Applicant(s)

BONALLE ET AL.

Art Unit

2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to amendment filed on 7/3/06.
2. ☒ The allowed claim(s) is/are 1-4,6-14,16-26 and 28-35.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application                                 |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date <u>10/04; 07/06</u> | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material                       | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance              |
|  | 9. <input type="checkbox"/> Other _____.  |

## **DETAILED ACTION**

### ***Amendment***

1. Receipt is acknowledged of the amendment filed on July 3, 2006. Currently, claims 1-4,  
5 6-14, 16-26, and 28-35 remain in the examination.

### ***Examiner's Amendment***

2. An examiner's amendment to the record appears below. Should the changes and/or  
additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR  
10 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the  
payment of the issue fee.

Authorization for this examiner's amendment was granted during a telephone interview  
with Mr. Wischhusen on September 19, 2006 (see attached Interview Summary).

### **IN THE SPECIFICATION**

15 Please replace Paragraph 0001 of the specification with the following:

This application is a continuation-in-part of, and claims priority to, U.S. Patent  
Application No. 09/764,688, filed on Jan. 16, 2001, by Inventors Fitzmaurice et al., and entitled  
'MULTIPLE-SERVICE CARD SYSTEM', now U.S. Patent No. 6,742,704, which itself claims  
priority to U.S. Provisional Patent Application No. 60/177,530, filed Jan. 21, 2000; and U.S.  
20 Patent Application 10/708,585, filed on Mar. 12, 2004, by inventors Beenau et al., and entitled  
"SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF  
TRANSACTION INSTRUMENT", which itself claims priority to U.S. Patent Application No.  
10/608,792, entitled "METHOD AND APPARUTUS FOR ENTROLLING WITH MULTIPLE

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TRANSACTION ENVIRONMENTS,” filed Jun. 27, 2003, and U.S. Patent Application No. 10/435,420, entitled “SYSTEM AND METHOD FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES,” filed May 9, 2003, all of which are hereby incorporated by reference.

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***Allowable Subject Matter***

3. Claims 1-4, 6-14, 16-26, and 28-35 are allowed.

4. The following is the Examiner’s statement of reasons for allowance: the claims are  
10 directed at a method for providing a multiple-service card. The application contains a service partner application information and credit card application information, and both have to approve the use of the card at approved establishment. Such combination card is generally known in the art. However, cited references, taken alone or in combination, fail to disclose or suggest transferring an account to a second service partner, or use of condition header in manipulating  
15 the first and second data sets as previously acknowledged in previous Office Action.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to *Ahshik Kim* whose telephone number is (571)272-2393. The

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examiner can normally be reached between the hours of 6:00AM to 3:00PM Monday thru Friday.

5 If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax phone number for this Group is (571)273-8300.

10 Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

15 *All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.*

20 Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished application is available for Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have any questions or access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Ahshik Kim  
Primary Examiner  
Art Unit 2876  
September 12, 2006